

Debtors

## CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

### I. Plan Payments

The plan proposes a payment of **\$1,425.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

### II. Administrative Costs

#### 1. Attorney fees.

- ☒ The attorney for the Debtor will be paid the base fee of **\$3,700.00**. The Attorney has received \$ **500.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

#### 2. Trustee costs.

The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

### III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

#### 1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

#### 2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
<b>-NONE-</b>	

**IV. Secured Claims****1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Bank of America Home	Residence	R	N	\$783.00	\$18,000.00	

**2. Personal Property Secured Claims**a. ☒ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Springleaf	1999 Ford F250 & 1999 GEO Tracker	\$3,800.00	N	\$0.00	\$0.00	\$55.00	Till

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

*To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).*

**3. Collateral to be Released**

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

**4. Liens to be Avoided**

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

**V. Co-Debtor Claims**

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
<b>-NONE-</b>			

**VI. General Unsecured Claims Not Separately Classified**

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 100 %.

**VII. Executory Contracts/Leases**

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
<b>-NONE-</b>						

**VIII. Special Provisions**

- a. ☒ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: February 21, 2013

/s/ Jeffrey P. Farran

**Jeffrey P. Farran**

Attorney for the Debtors

Address: **706 Green Valley Road, Suite 505  
Greensboro, NC 27408-7023**

Telephone: **(336)272-2157**

State Bar No. **05595**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**David Lee Williams, Jr.  
Ruby Lee Williams**

SS# xxx-xx-5384SS# xxx-xx-4456

Debtors

**CERTIFICATE OF SERVICE**Case No. **B-13- C13G**

The undersigned certifies that a copy of the **Notice to Creditors and Proposed Plan** was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Anita Jo Kinlaw Troxler  
Chapter 13 Trustee  
P.O. Box 1720  
Greensboro, NC 27402-1720**

**Advanced Home Care  
1018 N. Elm Street  
Greensboro, NC 27401**

**Bank of America Home Loans  
Mail Stop CA6-919-01-41  
P.O. Box 5170  
Simi Valley, CA 93062-5170**

**Bank of America Home Loans  
c/o Hutchens, Senter, Kellam & Pettit  
P.O. Box 1028  
Fayetteville, NC 28311**

**Eagle Physicians  
1510 NC Hwy 68 N  
Oak Ridge, NC 27310**

**Employment Security Commission  
Tax Dept  
P.O. Box 26504  
Raleigh, NC 27611-6504**

**FirstPoint Collection Resources  
P.O. Box 26140  
Greensboro, NC 27402-6140**

**Greensboro Radiology Group  
c/o Southern Credit Adjusters  
2420 Professional  
Rocky Mount, NC 27804**

**Groat Eyecare Associates, PA  
c/o Stern & Associates, P.A.  
415 North Edgeworth Street, Suite 210  
Greensboro, NC 27401**

**Guilford County EMS  
c/o Interstate Credit Collections  
P.O. Box 3136  
Winston-Salem, NC 27102-3136**

**Guilford Emergency Physicans  
c/o I.C. Systems  
Attn: Bankruptcy  
P.O. Box 64444  
Saint Paul, MN 55164**

Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Moses Cone Health System  
c/o Jon Barry & Associates  
Paragon Revenue Group  
P.O. Box 127  
Concord, NC 28026

Moses Cone Health System  
P.O. Box 26580  
Greensboro, NC 27415-6580

NC Dept of Revenue  
Attn: Bankruptcy Unit  
P.O. Box 1168  
Raleigh, NC 27640-0001

OneMain Financial  
Attn: Bankruptcy Dept.  
P.O. Box 140489  
Irving, TX 75014-0489

OneMain Financial  
Attn: Bankruptcy Dept.  
1408 Freeway Drive  
Reidsville, NC 27320-6035

Rockingham County Tax Collector  
P.O. Box 68  
Wentworth, NC 27375-0068

Springleaf Financial Services  
Mayodan Shopping Center  
131 Commerce Lane, Suite K  
Mayodan, NC 27027-8503

Wake Forest University Health Service  
c/o I.C. Systems  
Attn: Bankruptcy  
P.O. Box 64444  
Saint Paul, MN 55164

Date: February 21, 2013

/s/ Jeffrey P. Farran

Jeffrey P. Farran NCSB 05595  
Attorney for Debtors  
706 Green Valley Road, Suite 505  
Greensboro, NC 27408-7023  
(336)272-2157